



Order Filed on December 26, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

215-627-1322

[dcarlton@kmlawgroup.com](mailto:dcarlton@kmlawgroup.com)

Attorneys for Movant

DLJ Mortgage Capital, Inc.

In Re:

Bernadette M. Miranda a/k/a Bernadette

Miranda

Debtor

Case No.: 23-17490 MBK

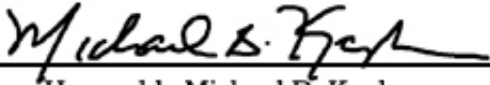
Hearing Date: 1/10/2024 @10:00 a.m.

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: December 26, 2023**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Bernadette M. Miranda a/k/a Bernadette Miranda

Case No.: 23-17490 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, DLJ Mortgage Capital, Inc., holder of a mortgage on real property located at 741 Mehar Court, Toms River, NJ, 08753, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Daniel E. Straffi, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor agrees to attempt to sell the subject property or pay off the subject mortgage loan by May 31, 2024; and

It **ORDERED, ADJUDGED and DECREED** that Debtor may seek to extend the deadline for the sale via modified plan, and Secured Creditor reserves its right to object to same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular payments in accordance with the terms of the note and mortgage to Secured Creditor while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that any payoff amount of Secured Creditor's claim is to be calculated under applicable state law, and per the terms of the note and mortgage; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale of the property is unsuccessful Debtor shall modify the plan to otherwise address this claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.